

# EXHIBIT

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Male: Oh, you've been out of touch lately...

Female: Eh... Did you order something?

Male: No I didn't. What do you want to have?

Female: I'll just do coffee.

Male: Coffee? You can have something like juice, coffee? Oh, so how have you been?

Female: The bank- You have to allow the bank to do that, because they also...

Male: From Wilshire Bank?

Female: Now, for me, the money is more important in my opinion so if you can do that... [inaudible] that would be better for me. So the situation now... [inaudible] could you lend me \$500,000?

Male: You want me to lend you money?

Female: Yes.

Male: Who did you talk to at Wilshire Bank?

Female: That person that I talked to at first.

Male: The person you talked to first? That auditor?

Female: Yes, yes.

Male: Who did you say that person was?

Female: Her name was Alicia or something.

Male: Alicia? You got a call from Alicia? To Karen? That if you pay back a little more money, then they would request a favorable arrangement?

Female: Yes, yes.

Male: But is there anything you have now, Karen? You can be honest with me.

Female: Right now, I have to gather everything I have and what not, and give them. So that it would help a little for the trouble right now...

Male: How much do you think you can gather?

Female: It is not certain up to this point...

Male: Oh- let's order the drinks first. When there was no one, it was very cold but now it's so hard to order.

Male: Excuse me. Could we....

Server: I am sorry.

Male: That's okay.

Server: How long have you guys been here?

Male: No, that's ok. She just got here.

Server: I'm sorry.

Male: She wants some coffee. I guess, does your club soda come in cans or is it?

Server: We have Pellegrino. We can give you a smaller version as well.

Male: Oh, I see, I see. Yeah I don't like this in particular so... How about the grape fruit juice?

Server: Grapefruit and a coffee you said?

Male: Yeah.

Server: Any milk? Any sugar? Just black?

Female: Did you eat?

Male: Yeah.

Female: Anyway, I think that is the best right now.

Male: Did they tell you how much they request? To return how much?

Female: No. So they are requesting everything that I have. So only then, it would be favorable to me. So if the situation can improve, it would definitely help.

Male: Oh, so everything you got? Oh, I mean, you have to think of some ways. Wow, so why did you do something stupid like that in the first place... so now... In fact, now I have to be honest about it too, I was implicated because you said such things and problems began here and there. Anyway, the when I saw you the other time, Karen said...

Female: [cough]

Male: Like I said, it's really frustrating but personally... When I see this aside from the fact what happened to others and how I was implicated, since it is not the case no matter who investigates, in fact, I am actually in a better position than Karen. So I was thinking about it like that, but there are many troublesome things when I look at this position though. So I gave it a lot of thoughts, and there are regulatory counselors so I asked them what should I do when there is this accusation...

COFFEE SERVING

Female: What methods are you thinking?

Male: So that regulatory counselor and others told me to retain a criminal law lawyer. So I told them that there is nothing that I did but why should I spend money and retain an attorney. That's obvious in my position, since I didn't. But, if I retain an attorney it would only cost me too much money and all. Karen may need it. So there are a few people that were found. There are one person in Manhattan who is Korean and involved in these white collar stuff, and there are two people who were recommended by my regulatory counselor. I will arrange a meeting for you. You have to see someone initially any way, now.

Female: But before that, by dealing only with the bank and get at least some amount... Not how much but they are saying that it would help me not to be in bigger trouble so that is more interested in my opinion now...

Male: You didn't receive a call from anybody else other than the auditor?

Female: No.

Male: At all?

Female: Yes. Because I can't [inaudible] ...

Male: Right you have to stop that, but I was thinking on my way here but it is very complicated. I know the process in the case where employees made mistakes on loan, loan fraud, or stealing something and what not, etc. because I was in charge of these before. Since I had to implement such process so I know full well what needs to be done. Right? The recovery has to be made from the insurance anyway... so did the auditor contact you today?

Female: No.

Male: When did she call?

Female: It's been several days.

Male: A several?

Female: Yes.

Male: In order to be compensated from the insurance company, it has to be clear that it is the employee's fraud. In that case, they would need to file a complaint against Karen at court, and investigate and do all the other things.

Female: Is that mandatory?

Male: That's basic in order to get the insurance money.

Female: Can't they just receive from me and not do it? I mean, so if...

Male: If you collected \$1 million, how much is that? How much did you say it was?

Female: I don't know for certain. I think there is something wrong with the total amount. There is something wrong.

Male: So how much?

Female: About a million but they say it's more than that so that I will make sure of that. But I don't think that is right.

Male: But how are you going to pay that back?

Female: I mean, not all, but what I am saying is that something needs to be shown to certain extent so that I pay back the money but for example, until I die, really...

Male: You will have to pay it back until you die.

Female: I will do it no matter what, but then...

Male: What Karen is thinking now is now, oh...

Female: First pay some money and have the remainder, for example paid about \$10,000 a month or so, then I think it would end the sentence shorter, since it's the same business.

Male: You think you can pay about \$10,000 a month?

Female: Yes. I calculated it to be about \$10,000.

Male: Good, good, good, good.

Female: Then it would be decreased a lot, so I am thinking that I would do like that monthly...

Male: If Karen caused \$1,000,000 damage, then if you pay \$10,000 each, it would be 12 times that, so it would be done within seven years. So in the meantime, if the business goes well and what not, then...

Female: I can, I can but I still have to make a living so...

Male: Does your husband know now?

Female: Now.

Male: Did you tell him?

Female: It has all been flopped right now.

Male: Well, it has been flopped, but my question is does your husband know?

Female: He knows, and...

Male: He does? Well said. I mean, you were brave to do it. It would not have been easy. It would be easier to tell me rather, it is more difficult to tell the husband. Okay!

Female: How could he not know.

Male: Then you took a big step now. You told your family. So the family would support you in repaying now, look. I am so frustrated looking at the big overall scheme. Not only you caused that trouble, but you made things more complicated by saying that I was involved, right? But, in fact, if you look at it differently, it is minor to see such things like me getting involved, and stuff, right? You have to somehow minimize the problem in the overall scheme. So you would not end up in prison and etcetera and so. Let's say you would repay all the money... But then I was thinking on the way here, it is most fortunate for Karen that you have a young baby. Based on that you should plead for favorable disposition and other stuff and do so. If I think about it logically, using common sense, that would work. Then, no matter how Karen interview with Wilshire and however way you should clear me truthfully, so that I can talk to the general counsel in the Wilshire and ask the counsel for the favorable ruling, right?

Female: Yes.

Male: You have to make that clear. Even if I say no, since Karen told them that James Ryu was involved as well, so they would look and say, 'Oh that son of a bitch is related for sure.'

Female: Vice president, then, please hold for now on connecting to here and there. Because I have to do this with them and answer how much ready things are for now, then things can be added later and be done. I don't think it could be done just by words, like making up something, but right now the best way is paying money so... Do you have any deal [for me]?

Male: Money? How much do you think is needed?

Female: First, as I see it, I should come up with 500. In my opinion, I mean, in order to deal you should have big amount of money?

Male: So about \$500,000?

Female: Yes, yes.

Male: But if you sort it out, then how does that calculate? [to server] Please give some more ice, mister.

Female: [Laughing] But is there any way possible [for that]?

Male: I should think about it a little. I mean, I should think this through, what would be the best way. For me now, well... You see, [I'm] such a nice person, huh? Oh boy!

Female: [Crying] If it wasn't for the baby, I would come up with the money no matter what...

Male: What then if not for the baby. Whether you have a baby or not...

Female: I am running around like a crazy bitch right now...

Male: Oh so, first of all, money, giving a lump sum money there right now is one way of doing it obviously. However, one thing you should do simultaneously together is mandatory. You should clear me from here. That L.A. people are listening to me right now, but I became a common criminal right now. Honestly, general counsel in L.A. and what not, and directors in the L.A. and they are all the same level. They were all my colleagues. But then since I came to New Jersey and doing a small shop like this now, they would, in fact, when I say something... This bank, who is this bank, honestly, who was Bank Asiana? Huh? Wasn't it me and the grandpa?

Female: Yes.

Male: Then there were the boards. Tae-gyo Seo and what not, and that Glisson that came later, those fools were not us.

Female: Sure!

Male: To that mainstream people now, among them, especially to me, lie has been put on my reputation now so really, I am.... No matter how I want to say, it would not work. So it can be seen from various many perspectives. First, okay, then collecting money however way whether it be \$100,000, \$200,000, or \$500,000, that is the first way. Second is getting an initial consultation with an attorney first, right?

Female: Yes, I understand.

Male: Then I would arrange it. So by doing that, well, tonight, tomorrow, they say it will snow, so whether they pull you away Friday or next week, you will see after going there. No matter what, it is not like it will cost money at first.

Female: Yes.

Male: At the same time, what Karen should do is clearing me from here, how could I help if you do not? And think about it, it's a funny story that Karen had me implicated here and I ended up like this, but normal people would create a ruckus here saying what the heck is this, but I don't do that. I am not such a person. I don't know if that is the kind of person I am but look, If Karen said Tae-gyo Seo or...

Female: [Coughing]

Male: Hong-sik Huh was involved, then do you think those people would just do nothing? Look, I am being gentle after hearing this from Karen two weeks ago.

Server: More coffee?

Male: Sure.

Server: No problem.

Male: I am. I was waiting for Karen to call me. Do you have to go? You should pick up the children. What time is it? What time do you need to pick up?

Female: Mom did pick them up but...

Male: [Coughing]

Female: But is there a way, Vice President?

Male: Let's think about it. Let's think about it. It should be thought over...

Server: Thank you very much.

Male: No problem.

Male: Let's think about it. So I told you three things, now. First of all money is money, but go and consult with a counsel, and third, you should clear me from Wilshire.

Female: That is true.

Male: Has it been seven years since I have known Karen? But then, I don't easily say nonsense or do stuff like that. Honestly, since Karen did such a stupid thing so I really would like to hit you once, but on the other hand, looking at the consequences, I feel sympathy for you at the same time. No matter how close you are, no matter how close, if something like this happens they would cut off all communication and be over with it, huh? Let me tell you something. I don't know why but even if I call Tae-gyo Seo, [she] would not return my phone call. Calling Jin-hee Lee doesn't work, too. Were you able to talk to them on the phone? No?

Female: No, I don't.

Male: You didn't?

Female: Yes.

Male: Just Mr. Hong-sik Huh, he's been doing this and that with me for sixteen years for now, so we are not the persons who followed the president's behind voluntarily like that but, we have our trust, basically. We are not like that. So if I would tell him something, he would help in any way. Why? Why help? Right? It's too cumbersome and why bother telling but why help? Hey, but who else would help, if it's not me? Honestly, do you think other people would help? Do you think I am that close and comfortable with you to help?

Female: I will think about it so that it can be done in action.

Male: You should not think but show an action, okay? You should also think, but it is no use thinking too much. You have to show an action. [to server] Thank you. Anyway, pay back all the money damage to the Wilshire no matter what, and what not.

Female: Is that possible as well? Is it possible to pay certain amount first, and have the remainder by doing this and that?

Male: Yeah. You should do the restitution. Yes, that is possible.

Female: Is it possible?

Male: Yeah, yeah. Others seem to do it like that.

Female: Yes, oh~.

Male: When I saw another instance.

Female: Has there been another instance?

Male: Yeah, yeah. When I was in Center Bank, it was after I quit here, it was a lot of money. But that person, of course, was liable criminally but also paid back certain amount of money periodically. Like I said earlier, you have to ask for favorable arrangement because you have an infant. Huh? You have to ask for the favor. Oh, is your husband supportive?

Female: Yes.

Male: So lucky, lucky. Even if you were badly insulted, consider it a cheap price and repent, and pay off all the sins by working hard, okay? And do it. At least I told you before that there can be a bigger crime than this, but consider it a fortune to have it as is though. So work hard and pay it all off and have everything cleared, and that is the only way. And who was the person who did the interview at first when this happened, that you told earlier? Alicia?

Female: Alicia.

Male: Alicia?

Female: It was written on the Wilshire L.A. Corporation there. On the business card...

Male: What is the last name?

Female: There should be a business card at home...

Male: Alicia?

Female: Please don't do it yet, but let me do this first and then if you do that...

Male: Yeah.

Female: Yes. Can I call you?

Male: Yeah, yeah. You can call any time. Did you interview with that lady, Ms. Tae-gyo Seo?

Female: At first? At first it was with Alicia, no, first it was with the branch manager Lee.

Male: Ah, with Ms. Bo-young Lee?

Female: Then I met with Ms. Alicia... No, I met with the branch manager Lee, then the vice president Tae-gyo Seo, and then I met with Ms. Alicia.

Male: Well, let's think about the way. There is always a way no matter how big the matter is. First, the very important thing, at least you did very well to confess to your husband. That is very difficult.

Female: [Crying] To the family... It is more difficult for the family than going to prison for twenty, thirty years...

Male: It is difficult!

Female: Oh, but anyway, I just... ugh, really! It is too hard. Still just say... [inaudible] It seems like... [inaudible]

Male: It is like what?

Female: I can't even sleep and it's like just having flash dreams.

Male: Yes.

Female: Just too difficult by myself...

[Server asking]

Female: [crying] I would like to take it all and leave.

Male: Huh?

Female: I would like to take everything and just leave...

Male: Take it by yourself and go where? You wouldn't have good place to go, just...

Female: But [crying] every time I see my kid, I feel so sympathetic...

Male: So why do you want to do such a stupid thing, anyway.

Female: [crying]

Male: So I clearly know, I know. I understand that you are emotional but what you told your wife was very good. I told you clearly just now. Take three, four ways altogether...

Female: Yes, so first, yes, now, yes. Money a little money... Please help, I don't have anywhere to turn for help.

Male: I know that you don't have anywhere to turn to. Would you come to me for help, if it was that bad. Well, even if you did not say that I was involved, you would have come to me for help. I mean, who would help, honestly, who would? Would Frank help, or would that president Huh help, or would Ms. Tae-gyo Seo help, or would Bo-young Lee help? They would not, not help. Anyway, first you have told your husband about the difficulties so now, you should solve the problem. The circumstances and all.

Female: [inaudible]

Male: Make calls and I will talk about appointment with the counselor too, and then I will go together, so see how things are going a little more, and let's hear about what to do and what not.

Female: Yes.

Male: Let's get the check... Excuse me?

Server: Yes, sir?

Male: Thank you.

Female: [Coughing]

Male: Oh, that...

Female: Paying off the money and not being able to pay... If the situation is really bad and there is no money whatsoever, and if you cannot pay. If the situation is really that, the difference, the difference is now...

Male: No, you should pay off even if little by little.

Female: I mean, it should be paid off, obviously, but it is now...

Male: Is there a difference? Obviously, the people who nitpick about the money would nitpick about the money. Insurance company and what not, it should be the same.

Female: Once they report it then, does the insurance company cover? Or if that has been released, is it something I should pay separately?

Male: So this is now, be very cooperative with people at Wilshire as much as possible, proceed everything in a constructive manner, and have other things at side and contact me too, and have good words put it and I will try to have a good solution and all. So I am telling you again, you have baby and what can you do? So...

Female: I will get it, I have it.

Male: It's okay. Would \$2 work? So let's get on it fast. As more time passes, things that should be cleared should be cleared promptly, and you should face them. Since you are like that, I am concerned about the attorney also. Once the attorneys do something, they would say, 'oh, don't do

this, don't do that, don't say, do this, don't do that...' and it would take forever. Then it would be the same with the Wilshire. Needlessly using the attorney would have them say, 'she would do that if we do that, but more cost for the attorney would be added up, blah, blah, blah, and this is contemptuous, and etcetera, etcetera...' and it may even get bigger. If I think about it as a business man, it's like that, but if I was an attorney I might be thinking differently, and have everything double checked. I am more a businessman, than I am an attorney so I think it is better to go straight forward. Let's go.

Female: [inaudible]

Male: What, doing the bank now? Well, [you have to] pay here, and pay L.A. too, and anyway call. You got to call so we can help each other like this or something, right? Okay.



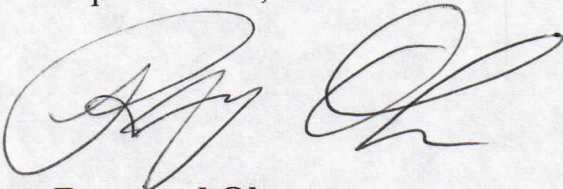
## Certification of Translation and Declaration

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State of California     )  
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I, Raymond Oh, duly certified Korean Court Interpreter approved by the State of California, declare under penalty of perjury that I have translated and reviewed the foregoing 7 pages of document titled **Ryu and Chon Meeting Transcription** for translations from Korean to English and that the said reviewed document provides accurate translation to the best of my knowledge and ability. I further certify under penalty of perjury that I am not a counsel for, related to, not employed by any of the parties to the case, and not obligated to any financial or interest in the outcome of any action related to this translation.

September 23, 2014



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